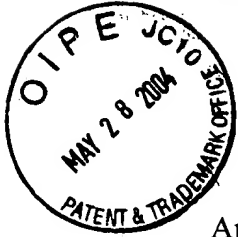


Appl. No. 09/521,636  
Amdt. dated May 26, 2004  
Reply to Office action of February 26, 2004

3628  
41



UNITED STATES PATENT & TRADEMARK OFFICE

Application No. : 09/521,636  
Title : SECURE TRANSACTION PROCESSING SYSTEM AND  
METHOD  
Applicant : Andrew Casper  
Filed : March 8, 2000  
TC/AU : 3628  
Examiner : Frantzy Poinvil  
Docket No. : 105026/0002

**RECEIVED**  
JUN 2 2004  
**GROUP 3600**

Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action of February 26, 2004, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.

**Certificate of Mailing (37 C.F.R. 1.8)**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria VA 22313-1450, on May 26, 2004.

Typed or printed name of person signing this certificate:

**Richard Eskew**

Signature

Page 1 of 21